

Exhibit O



Federal Deposit Insurance Corporation

600 North Pearl Street, Suite 700, Dallas, TX 75201

Division of Resolutions and Receiverships

August 30, 2024

**JOSHUA GOTLIB
BLACK SPRUCE MANAGEMENT LLC
80 FIFTH AVE, SUITE 1201
NEW YORK, NY 10011**

**SUBJECT: 10541 – Signature Bridge Bank, N.A.
New York, NY – In Receivership
Claimant ID: NS10541002233
Claim Amount: \$160,751,508.00**

NOTICE OF DISALLOWANCE OF CLAIM

Dear Claimant:

The FDIC as Receiver for **Signature Bridge Bank, N.A.** has reviewed your general unsecured claim ("claim") against the receivership. After a thorough review of your filed claim along with your supporting documentation, the Receiver has determined to disallow your claim for the following reason(s):

Your claim is disallowed as not proven to the satisfaction of the Receiver.

Pursuant to 12 U.S.C. Section 1821(d)(6), if you do not agree with this disallowance, you have the right to file a lawsuit on your claim (or continue any lawsuit commenced before the appointment of the Receiver). Your lawsuit must be filed within 60 days after the date of this notice. You must file your lawsuit either in the United States District (or Territorial) Court for the District where the Failed Institution's principal place of business was located or in the United States District Court for the District of Columbia.

Lawsuits: If you do not file a lawsuit (or continue any lawsuit commenced before the appointment of the Receiver) before the end of the 60-day period, the disallowance of your claim will be final and you will have no further rights or remedies with respect to your claim. 12 U.S.C. 1821(d)(6)(B)(ii).

While section 1821(d)(7)(A) of Title 12 of the United States Code provides that you may request an administrative review of the disallowance of your claim in lieu of filing or continuing any lawsuit, the FDIC must agree to your request for such a review. The FDIC will not agree to any request for an administrative review of your disallowed claim.

Insured Deposit Claims: Claims for insured deposits are claims against FDIC in its corporate capacity as deposit insurer - not against the Receiver. If any portion of your claim is for an insured deposit, your rights differ from the rights described in the preceding paragraphs. An insured depositor's rights are set forth in 12 U.S.C. Section 1821(f). Please contact a claims agent at the below phone number for deposit claims inquiries.

If you have any questions about this letter, please contact the undersigned at **(972) 761-8677**.

Sincerely,

CLAIMS AGENT
Claims Department